communication means capable of capturing call data received by said switch processor, said call data including automatic number identification and a personal identification number;

said communication means capturing call data at front side of the call data received by the switch processor and supplying said call data to the switching computer means, and capable of supplying processed data from switching computer means to the switching station;

said switching computer means capable of obtaining data for at least one parameter related to a card in addition to said call data for the switching computer means to act upon in processing call data and determining from said data from the front side of the call data and additional parameter whether the attempted call is placed by a caller in good standing in accordance with parameters for the card;

said switching computer means capable of disallowing completion of a call through the switching station if determined from processing of call data and additional parameter by the switching computer means that the call is not placed by a caller in good standing; and

said switching computer means capable of interrupting and terminating said call in progress through the switch processor if said switching computer means determines by data processing that the available account status of the card has been reached during the call.

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30. (Amended) The telephone system of the type controllable by cards as described in claim 29, further comprising a voice response device in electrical communication with said switch processor and said switching computer means, and capable of being in communication with at least one remote telephone, said voice response device with said switching computer means providing at least one of the following: to deliver a message to a caller using a card, to make a call through the telephone system, to prevent a caller using a card to make a call through the telephone system, to leave a message for at least one subsequent caller using a card to make a call through the telephone system, and to permit a caller using a card to make a call through

the telephone system to be automatically rerouted to a call number supplied to the system by a card customer.

31. (Amended) The telephone system of the type controllable by cards as described in claim 29, wherein said switch computer means performs a repeated failed attempts determination and directs the switching station through the communication means to prevent repeated attempts to enter the telephone system from a particular dial-up communication source by using a series of invalid personal identification numbers with a predetermined period of time.

32. (Amended) The telephone system of the type controllable by cards as described in claim 29, further comprising monitoring computer means electrically connected to said switching computer means and capable of storing call data, and a data storage server means electrically connected to the monitoring computer means and capable of access by card customers of the telephone system to provide current billing information to card customers.

33. (Amended) The telephone system of the type controllable by cards as described in claim 29, further comprising a voice response means being capable of communication with said switching computer means and in dial-up communication with callers to the telephone system, and capable of providing an oral report of current account status to card users.

34. (Amended) A telephone system of the type controllable by cards as described in claim 29 wherein the switching computer means determines from the call data and the data of the additional parameter at least one of the following for the switching station to act upon in processing call data: account balance status of the card at the beginning and during calls in progress, individual use test of the same personal identification number, geographically impossible calling with the same personal identification number, and unauthorized calling by the card user.

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35. (Amended) A telephone system of the type controllable by cards as described in claim 29 wherein the switching station includes in addition an internal buffer capable of at least temporarily storing call data received by the switch processor, a conductor means capable of providing electrical communication of all call data from the switch processor to the buffer, and said communication means captures call data transparent to call data transfer from the switch processor to the internal buffer.

36. (Amended) A telephone system of the type controllable by cards as described in claim 35 wherein said communication means is electrically connected to such conductor means.

37. (Amended) A telephone system of the type controllable by cards as described in claim 29 wherein the communication means includes a port in the switch processor.

38. (Amended) A method of handling telephone calls by use of cards, comprising the steps of:

providing a switching station including a switch processor for receiving call data from at least one source capable of dial-up communication with said switch processor by use of a card and a switching computer means for processing call data received by said switch processor;

capturing call data received by said switch processor, said call data transmitted at dial-up including automatic number identification and a personal identification number;

delivering at least some captured data to said switching computer means;

supplying to said switch computer means at least one additional parameter related to the card to determine good standing;

processing in the switching computer means call data in relation to the received additional parameter data to determine if calls are placed and continued in good standing;